

### **REMARKS/ARGUMENTS**

Claims 1-12 are pending in the present application. Claims 1-12 were amended in this response. No new matter has been introduced as a result of the amendment.

Claims 1-2 and 8 were rejected under 35 U.S.C. §102(e) as being anticipated by *Hui et al.* (US Patent App. 2002/0073027). Claims 3-7 and 9-12 were rejected under 35 U.S.C. §103(a) as being unpatentable over *Hui et al.* (US Patent App. 2002/0073027) in view of *Hoffberg* (US Patent 6,850,252). The Applicants respectfully traverse these rejections. Favorable reconsideration is respectfully requested.

The cited art, alone or in combination, does not disclose “displaying graphically coded output information, via the image output device, suitable for authenticating a user” and “reading the graphically coded output information into the trader station by an image reading device” as recited in claim 1, and similarly recited in claim 12. According to the claims, the device displays an authentication of a user at the image display device of the mobile terminal device on the basis of a suitable graphically encoded output information. An image reading device reads the graphically encoded output information into the station of the salesperson.

In contrast, Hui discloses a mobile payment system, where a salesperson registered at an operation center receives a payment request in an operation center, wherein the transmission of the payment request is carried out via a communication network (see steps recited in [0017], [0027], [0055] and [0058]). Hui teaches that the operation center requests the customer ID (i.e. the WAP phone) of the customer and the transaction amount by the operation center through the communication terminal 40; and entering the customer ID of the customer and the transaction amount to be paid by the customer to the registered merchant through the communication terminal 40 ([0044-45]). The customer ID and the transaction amount is received from the registered merchant by the operation center and the identity of the registered merchant is verified by checking a merchant database by the operation center. A transaction request is then pushed to the communication device (i.e. the WAP phone) of the customer using WAP 1.2 push architecture when the identity of the registered merchant is valid and the transaction amount does not exceed the payable limit of customer's account ([0049-51]). Thus, under the communication network of Hui, the salesperson is required to process a transmitted customer ID wherein the customer must also be registered at the operation center. The operation center checks whether or

not the salesperson is authorized. The operation center confirms the payment request in that the customer is informed and the operation center demands verification from the customer. There is no disclosure of graphically encoding data via an image reading device, nor is there a display of authentication of a user on the basis of graphically encoded information

Indeed, the teaching of Hui is generally discussed in the Background of the present specification (see pages 1 and 3). Identifying and authenticating users by using a mobile radio terminal device upon initiation of a radio transmission has particular drawbacks, including that:

- it is extremely time-consuming,
- the salesperson, the user and the other customer(s) waiting behind the user must wait to execute their transactions,
- such a method cannot be used when the mobile radio system is disturbed, and
- such a method cannot be used with respect to a radio coverage gap.

Hui embodies many of these drawbacks since WAP protocols are used for transmitting identification signals.

Under the configuration disclosed in the present claims, the use of a radio communication network is limited, where the radio communication terminal device of the customer is only used for the authentication. Through the feature of graphic authentication via the display, the graphically displayed authentication can be read into the sales station with the assistance of a traditional image reading device. The image reading devices (e.g., scanner, barcode reader) are present in any store so that additional hardware is not typically required. Since the method described in Hui is exclusively based on authentications via data transmissions carried out via a radio network or WAP data transmission, Hui does not teach or suggest the aforementioned features recited in the claims.

In light of the above, the Applicants respectfully submit that the rejection is improper and should be withdrawn. As such, claims 1-12 of the present application are patentable over the art of record. Therefore, Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

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